

# HORIZONS

Office of Cerro Grande Fire Claims



The Federal Emergency Management Agency

January 25, 2002

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[www.fema.gov/cerrogrande](http://www.fema.gov/cerrogrande)

## SERVICE CENTER:

Located in Los Alamos in the Mari-Mac Plaza, across from Smith's grocery, between GNC and the Blue Window Bistro

## Hours:

9:00 a.m. - 6 p.m. Monday-Friday  
9:00 a.m. - Noon Saturday

## OMBUDSMEN:

### Individuals

Veronica Verde  
Office: 661-3121  
Cellular: 505-934-9728

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## THE DIRECTOR'S CORNER

As we begin a new year, the Office of Cerro Grande Fire Claims (OCGFC) is focusing on completion – of claims and of our two-year program. Although we will accept claims until August 28, 2002, we continue to see a trend of fewer and fewer new claims being submitted. In April of 2001, we received more than 3000 claims. In sharp contrast, our program received 127 new claims in December of 2001. To date, we have received 15,738 claims and have completed 86 percent of those claims. Of the 354 units that burned in the fire, all but four owners and 22 renters who lost their homes in the fire have filed a claim, and 271 have completed their claims.

We expect to receive the financial study by Andersen, L.L.C. by the end of the month. The report will estimate the total compensation to be paid out during the life of the Cerro Grande Fire Assistance Act Program. The Andersen report will be one of the key resources we will use to determine whether we have sufficient funds to pay all claims. We have had good discussions within the Los Alamos community concerning this report as well as our upcoming decision on when the program will begin paying subrogation claims.

Our highest priority continues to be those people and businesses that were injured as a result of the Cerro Grande Fire. In response to

feedback from the community, subrogation payments will now begin at the point when OCGFC has paid 95% of all claims projected to be filed during the two-year life of the program and we are confident there are sufficient funds to pay all claims, including subrogation.

Staying in close communication with the people we serve - our claimants - is a top priority of mine. I now have an email address where I can be directly contacted:

[director@cerrograndefire.com](mailto:director@cerrograndefire.com)

I am always looking for ways we can better serve those who were impacted by the fire. I encourage you to contact me if you have suggestions, concerns or praise for our program.

## OCGFC Pays Out \$265 Million

Individuals.....	\$124,076,577
Total Burns...	\$99,705,224
Businesses.....	\$30,309,718
State & Local Governments....	\$42,531,901
Tribal Govnmts..	\$37,159,052
Not-For-Profit.....	\$188,342
Individual Mitigation.....	\$3,300,856
Community Mitigation.....	\$25,028,694
Claims Received.....	15,738
Claims Completed.....	13,529

## Walking Through Grief

By Susanne Stockman MA,  
LMHC Counselor

Many people are wondering why they are continuing to feel the emotional impact from the fire. It is important to remember that the recovery process from a disaster often takes one to three years.

The events of September 11, 2001 have been a tremendous trigger for people around the world, particularly for those individuals who have lived through previous traumas. It is not surprising or uncommon to hear that many individuals in the community are feeling strong emotions, similar to those following the initial impact of the fire. Common reactions include flashbacks, and increased fears and anxieties.

Now, more than ever, we must remember to be kind to ourselves and to others. Children need to express themselves and be heard, acknowledged and reassured. It is also important to remember that grieving takes time. It helps when we allow ourselves to feel our emotions. - including any pain, fear and anxiety. Talk with your friends and loved ones, or seek professional support to help guide you through difficult emotions.

The following is a list of resources, which are available to fire survivors:

### **Los Alamos County**

\*Los Alamos Family Council, Inc.  
(505) 662-3264

### **Rio Arriba County**

Ayudante – (505) 747-0102

Santa Fe County

Auydante – (505) 438-0035

### **Santa Fe County**

Santa Fe Community Guidance  
Center – (505) 820-6333

\*Crisis Response of Santa Fe –  
(505) 820-6333 or (800) 920-6333

\*Twenty-four Hour Crisis Lines

## AFTER THE PROOF OF LOSS IS SIGNED

What is the process that takes place between a claimant signing their Proof of Loss and the claimant receiving compensation dollars?

1. Claimant signs a Proof of Loss. A Proof of Loss is the final document outlining what the claimant believes their total loss to be.
2. Claims Reviewer reviews claimant's file for accuracy and complete information, then makes compensation recommendations and completes payment recommendation packet
3. Claims Review Supervisor reviews and approves payment recommendation packet
4. Authorizing Official makes final determination based on claimant's file and payment recommendation packet
5. OCGFC Comptroller makes final review of file and settlement offer and schedules payment
6. Payment schedules are forwarded to U.S. Treasury
7. Payment is processed and issued by Treasury
8. Claimant receives compensation by check or electronic funds transfer

This process can take up to four to six weeks.

## APPEALS PROCESS EXPLAINED

The appeals process is one of the safeguards put in place under the Cerro Grande Fire Assistance Act to resolve differences between claimants and the Office of Cerro Grande Fire Claims. The appeals process gives claimants the freedom to move through the claim process to completion, even if they may not be totally happy with a specific policy or decision regarding an individual part of their claim.

If a claimant disagrees with the authorizing official's final determination or a portion of their settlement offer, they have the right to file an appeal with 120 days of the date of their final determination letter.

Once FEMA receives the appeal, the claimant has 60 days to submit additional documents to support their position. The decision to grant or deny the appeal is made by the Director of the Office of Cerro Grande Fire Claims. The decision is based on a review of the file including any additional documents the claimant submits to support their appeal.

If a claimant does not agree with the appeal decision, the claimant may choose binding arbitration or to file a lawsuit in federal court. The arbitrator is bound by law, regulations and policies of the program and makes a binding determination regarding any amount of compensation the claimant is owed based on evidence already in the claimant's file. The appeals and arbitration process is available at no cost to the claimant.